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TRANSFER

General description

Using this transfer module, you can make payments quickly, in total security and at a lower cost.

The payment orders you will encode in B-Web will be sent to Belgolaise via the Internet. Belgolaise will make the payments using the Swift network.

There are four different types of messages at your disposal. Simply complete them according to your needs.

Types of messages

The choice of the type of message is important and depends on the type of payment that you wish to make.

Commercial transfer

Payment in which at least one of the counterparts is not a bank or a financial institution.

Cash flow transfer

Payment in which the bank acting as ordering customer and the beneficiary bank are the same. Using Bankers B-Web you can carry out transfers from one of your accounts kept at the Belgolaise to an account kept at another bank.

Financial institution transfer

Payment in which the ordering customer and the beneficiary are a bank or a financial institution.

This type of message is also used in order to carry out your netting between accounts listed in your B-Web contract.

Other examples of use include cover for remittances, payment of costs claimed by your correspondent, return of funds, etc.

Advice of cheque

Messages used to inform Belgolaise that you have issued cheques drawn on its funds. They can be used to secure the issue of your bank cheques on condition that they reach Belgolaise before the cheques are actually presented at the bank.

Standardisation of messages

Payment messages keyed into B-Web must meet very specific standards from which it is not possible to deviate.

This coding promotes the automatic processing of your payment orders by Belgolaise, guaranteeing that they are correctly and quickly carried out.

The basic principle is that your messages are divided into sequential headings in which a certain type of information has to be encoded.

We will go over the various headings to be filled in per type of message.

When a payment is encoded, it is essential to follow the sequence of the various headings available.

Summary of headings per type of message

fields	Heading	Commercial transfer	Cash flow transfer	Financial institution transfer	Advice of cheque
Issuer reference	20	O	O	O	O
Beneficiary reference	21			O	O
Type of transaction	23B	O			
Codified instruction	23E	F			
Type of transaction	26 T	F			
Date of issue	30				O
Date - Amount - Currency	32A	O	O	O	
Amount - Currency	32B				O
Currency Original amount	33B	F			
Exchange rate	36	F			
Ordering customer	50	O			
Ordering customer institution	52	F		F	F
Issuing institution's correspondent	53	O	O	O	O
Intermediary bank	56	F	F	F	
Beneficiary's bank	57	O	O	F	
Beneficiary institution	58			O	
Beneficiary customer	59	O			O
Communication	70	F			
Breakdown of fees	71	O			
Interbank communication	72	F	F	F	F
Information report	77	F			

O Compulsory

F Optional

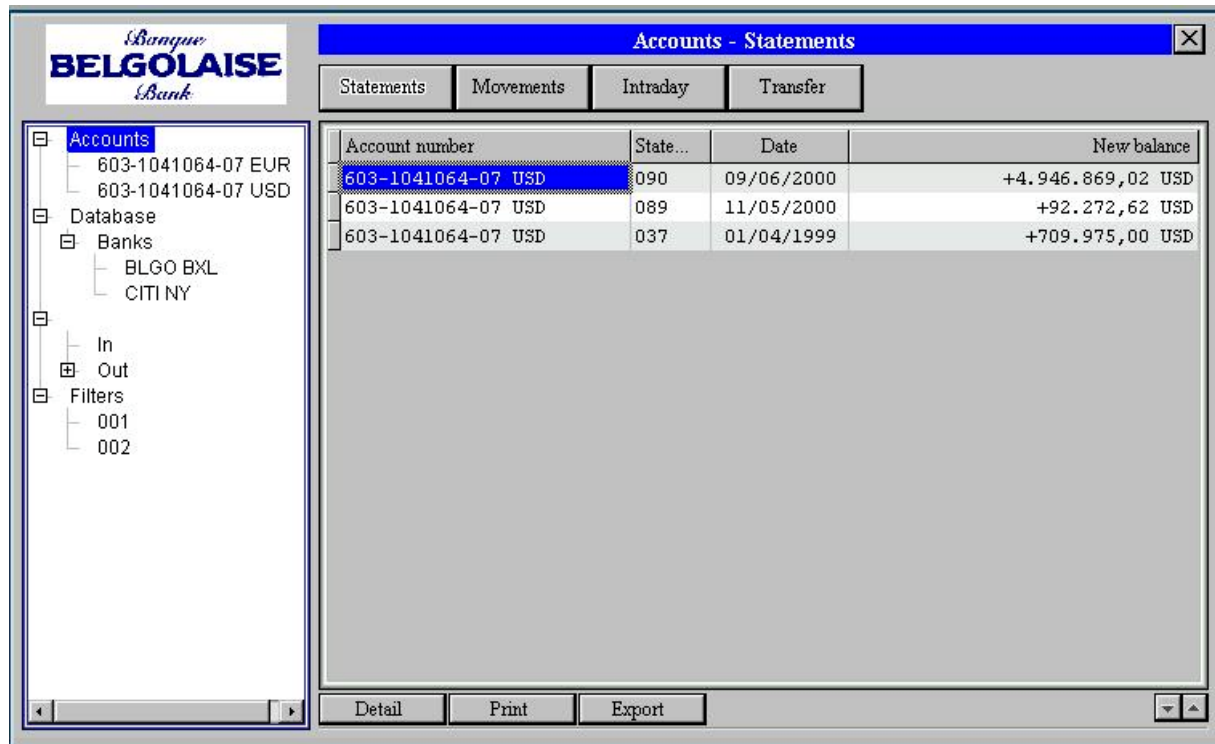
To make it easier for you to enter data, upon request we can supply specimen messages on paper to be completed.

Encoding payments

Encoding a payment message

The 'Belgoise' account to be debited to make the payment has to be selected before any messages can be encoded using this module.

In the left-hand part of the B-Web screen, select the account from which you wish to make your payment.



Click the 'Transfer' button in the B-Web menu bar.

The screen summarising messages already encoded for the account selected appears.

Banque BELGOLAISE Bank

Liste des messages de transfert

Statements | Movements | Intraday | **Transfert**

Account : **DUPOND** Account number : **603-1041064-07 USD**
Current account Balance 09/06/2000 : **+4.946.869,00 USD**

Statut	Référence	Type msg	Date	Montant	Bénéficiaire
Ready	NEUHFRDK	Commercial	18/05/2002	1,25 USD	BLGOFRP
Ready	GTRYHMHG	Trésorie	18/05/2002	55,00 USD	BANQUE
Ready	DFTHYTGFG	Banque	17/05/2002	125,00 EUR	BLGOBEB
Ready	DFTHYTGFG	Banque	17/05/2002	125,00 EUR	BLGOBEB
Ready	JHYJHJHJH	Avis chq	17/05/2002	3,00 USD	SDFVRT
Trans...	NEUHFRDK	Commercial	18/05/2002	1,25 USD	BLGOFRP
Trans...	TEST BAN 103-006	Commercial	17/05/2002	5,00 USD	BANQUE
Trans...	TEST BAN 103-005	Commercial	17/05/2002	4,00 USD	BLGOBEB
Trans...	TEST BAN 103-003	Commercial	17/05/2002	3,50 USD	BANQUE
Trans...	TEST BAN 202-002	Banque	17/05/2002	6,00 USD	BLGOBEB
Trans...	TEST BAN 202-001	Banque	17/05/2002	5,00 USD	BLGOFRP
Trans...	TEST BAN 200-001	Trésorie	17/05/2002	4,00 USD	BLGOGB2
Trans...	TEST BAN 103-002	Commercial	17/05/2002	2,00 USD	BANQUE
Trans...	TEST BAN 103-001	Commercial	17/05/2002	1,00 USD	BLGOFRP

Dupliquer | Nouveau | Modifier | Supprimer | Signer | Détail | Imprimer | Purge

To encode a new payment message, click the 'New' button in the task bar (in the lower part of the screen).

Banque BELGOLAISE Bank

Create message - Commercial transfer

Statements | Movements | Intraday | **Transfer**

Hea...	Name	Value
20	Issuer reference	
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD0,
50K	Ordering customer	
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

53B Sender 's correspondent

Account: 603104106407USD

up down
insert
cancel
delete

No control | Save | Exit | Unsaved version

Select the type of message required and click the 'OK' button.

To enable you to encode your payment, B-Web offers to you a screen in which the central part, called 'workspace' is subdivided into two parts.

Hea...	Name	Value
20	Issuer reference	
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD0,
50K	Ordering customer	
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

53B Sender 's correspondent

Account: 603104106407USD

up down insert cancel delete

No control Save Exit Unsaved version

The top part gives details of the message (a vertical scrolling bar enables you to surf if the size of the window prevents you from viewing the entire message).

To facilitate encoding, B-Web proposes a 'model' per type of message containing the names for the standard information which you simply have to complete.

This model consists of various lines (blue or black) prefixed by what we will call heading numbers (20, 23B, 32A, etc.).

The compulsory headings of the message (black lines) must be encoded, whereas you are advised to complete the optional headings (blue lines).

Other information which is not included in the model but which provides supplementary payment details may also be added.

The lower part displays the field or fields comprising the heading previously selected in the top part. This is the part of the screen in which you can add to or modify the heading.

For your convenience, the background colour of the lower part of the screen varies depending on the type of message you are encoding.

Encoding/modifying a heading

In the top part of the screen, click the heading you wish to add to or modify.

Hea...	Name	Value
20	Issuer reference	
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD0,
50K	Ordering customer	
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

32A Date, Currency, Amount	
Amount	USD 0.00
Value date	13/06/2002

The lower part of the screen automatically displays the details of the fields making up the heading. You can then encode or modify them.

Once the information has been encoded, validate the modification by clicking the next heading to be completed in the upper part of the workspace.

Once this manipulation has been carried out, the heading containing the information you have just encoded will appear in the upper part of the workspace.

Create message - Commercial transfer

Statements

Movements

Intraday

Transfer

Hea...	Name	Value
20	Issuer reference	
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD4558,
50K	Ordering customer	
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

23B Type of transaction

Code

CRED - Standard commercial payment

up

down

insert

cancel

delete

No control

Save

Exit

Unsaved version

Accounts

603-1041064-07 EUR

603-1041064-07 USD

Database

Banks

BLGO BXL

CITI NY

In

Out

HELP-DESK

ACC. MANAGER

TEST

Filters

001

002

Each time a heading is validated, B-Web checks this. Should a problem occur, an explicit error message is displayed, obliging you to correct the anomaly.

Belgolaise Bank

Accounts: 603-1041064-07 EUR, **603-1041064-07 USD**

Database: Banks (BLGO BXL, CITI NY), In, Out, HELP-DESK, ACC. MANAGER, TEST

Filters: 001, 002

Statements | Movements | Intraday | Transfer

Hea...	Name	Value
20	Issuer reference	
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD4558,
50K	Ordering customer	
53B	Sender 's correspondant	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

Error message: The "Reference" field must have at least 8 characters

Reference: 12345

Buttons: up, down, insert, cancel, delete

Buttons: No control, Save, Exit

Unsaved version

Certain headings allow you to enter an account number such as the 50K heading of a commercial transfer.

Belgolaise Bank

Accounts: 603-1041064-07 EUR, **603-1041064-07 USD**

Database: Banks (BLGO BXL, CITI NY), In, Out, HELP-DESK, ACC. MANAGER, TEST

Filters: 001, 002

Statements | Movements | Intraday | Transfer

Hea...	Name	Value
20	Issuer reference	12345678
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD7777,
50K	Ordering customer	
53B	Sender 's correspondant	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

50K Ordering customer

Account

Name

Address

Buttons: up, down, insert, cancel, delete

Buttons: No control, Save, Exit

Unsaved version

If you know the IBAN account number (see Appendix 2), always indicate this rather than giving the account number.
To do this, click the 'Account' button in the workspace and the 'IBAN' button will appear automatically.

Banque BELGOLAISE Bank

Create message - Commercial transfer

Statements | Movements | Intraday | **Transfer**

Hea...	Name	Value
20	Issuer reference	
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020614USD4587,
50K	Ordering customer	
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	
57D	Beneficiary's bank	

50K Ordering customer

IBAN

Name

Address

up down

insert

cancel

delete

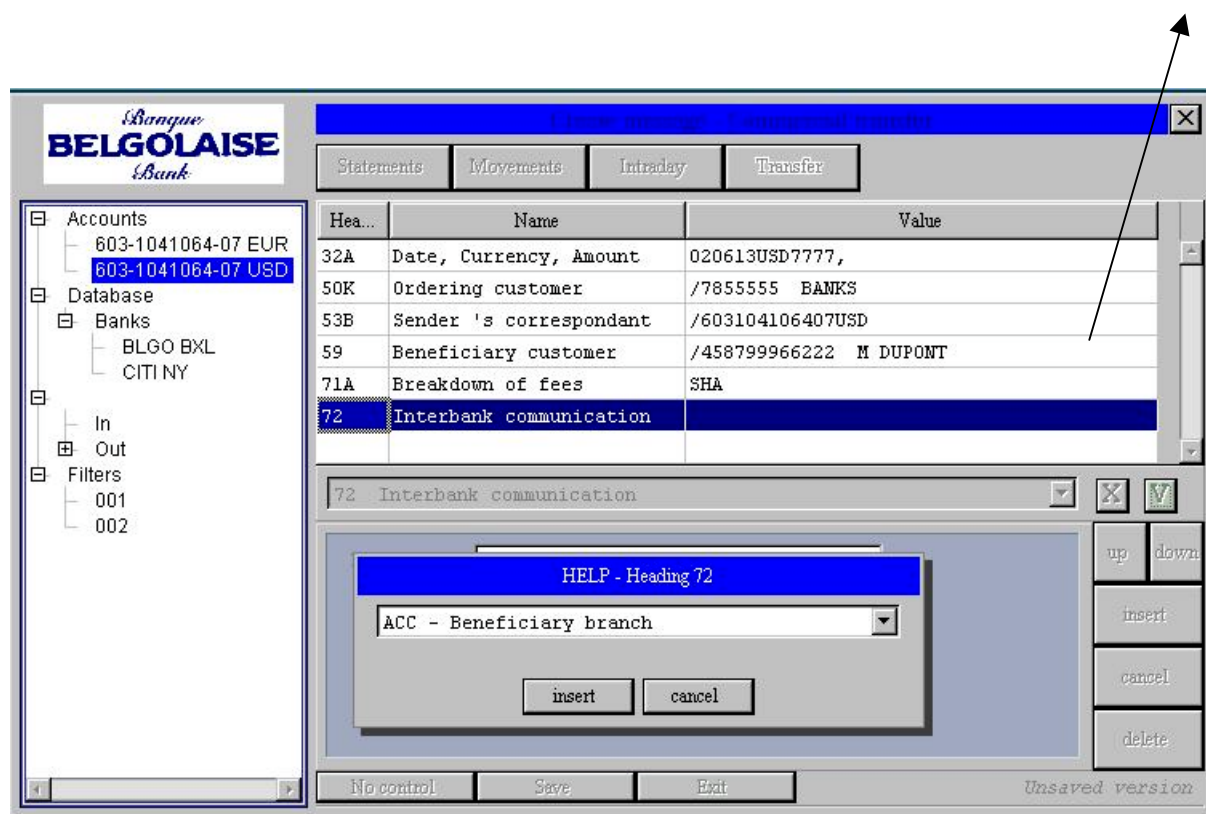
No control | Save | Exit | Unsaved version

You then simply have to enter the IBAN account number in the zone provided for this purpose next to the button in question.

The application will automatically check the IBAN number.

Some headings, such as 72, allow you to encode free text, although the presence of code words is required (please refer to the description of the headings per type of message).

To help you choose this code word, press the 'F1' function key which will display a drop-down list of authorised code words.



Then select the appropriate code word taken from the drop-down list.

Deleting a heading

Select the heading to be removed in the upper part of the workspace and then click the 'Delete' button to the right.

The heading will then disappear from your message.

Cancelling a heading

If you are in the process of keying in the fields of a heading and you notice that the information keyed in is incorrect, click the 'Cancel' button on the right. This will delete the fields making up the heading.

Inserting a heading

Select the line above which you wish to add a heading and then click the 'Insert' button on the right in the lower part of the workspace.

Let us take the following message in which you wish to insert a 33B heading just above the 50K heading.

Banque BELGOLAISE

Create message - Commercial transfer

Statements | Movements | Intraday | Transfer

Hea...	Name	Value
20	Issuer reference	12334444
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD12333,32
50K	Ordering customer	BEATRICE ANSAY
53B	Sender 's correspondant	/603104106407USD
57A	Beneficiary's bank	BLGOFRPP
59	Beneficiary customer	/13638000010003003001M30 MR DUPONT

20 Issuer reference

Reference 12334444

up down

insert

cancel

delete

No control Save Exit Unsaved version

Place the cursor on the the appropriate line (heading 50K) and click the 'Insert' button in the bottom right of the screen.

Créer message - Commercial transfer

Statements Movements Intraday Transfer

Hea...	Name	Value
20	Issuer reference	12334444
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD12333,32
50K	Ordering customer	BEATRICE ANSAY
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	BLGOFRPP
59	Beneficiary customer	/13638000010003003001M30 MR DUPONT

33B Currency, Original amount

20 Issuer reference
23B Type of transaction
23E Codified instruction
32A Date, Currency, Amount
33B Currency, Original amount
36 Exchange rate
50A Ordering customer
50K Ordering customer

No control Save Exit Unsaved version

From among the list of the various headings available for the message concerned, select heading 33B.

Créer message - Commercial transfer

Statements Movements Intraday Transfer

Hea...	Name	Value
20	Issuer reference	12334444
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD12333,32
50K	Ordering customer	BEATRICE ANSAY
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	BLGOFRPP
59	Beneficiary customer	/13638000010003003001M30 MR DUPONT

33B Currency, Original amount

up down
insert
cancel
delete

No control Save Exit Unsaved version

Validate your choice by clicking the green button to the right which displays a 'V'.

Créer message - Transfert commercial

Statements | Movements | Intraday | **Transfer**

Hea...	Name	Value
20	Issuer reference	12334444
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD12333,32
33B	Currency, Original amount	
50K	Ordering customer	BEATRICE ANSAY
53B	Sender 's correspondant	/603104106407USD
57A	Beneficiary's bank	BLGOFRPP

33B Currency, Original amount

Amount: USD 0.00

up down insert cancel delete

No control Save Exit Unsaved version

The fields of the heading in question can then be completed.

To validate your insertion, click any heading in the upper part of the workspace.

If you have requested that a line be inserted, you have selected a heading number and you do not want to continue the insertion process, click the red 'X' button.

Créer message - Transfert commercial

Statements | Movements | Intraday | **Transfer**

Hea...	Name	Value
20	Issuer reference	12334444
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD12333,32
50K	Ordering customer	BEATRICE ANSAY
53B	Sender 's correspondant	/603104106407USD
57A	Beneficiary's bank	BLGOFRPP
59	Beneficiary customer	/13638000010003003001M30 MR DUPONT

33B Currency, Original amount

up down insert cancel delete

No control Save Exit Unsaved version

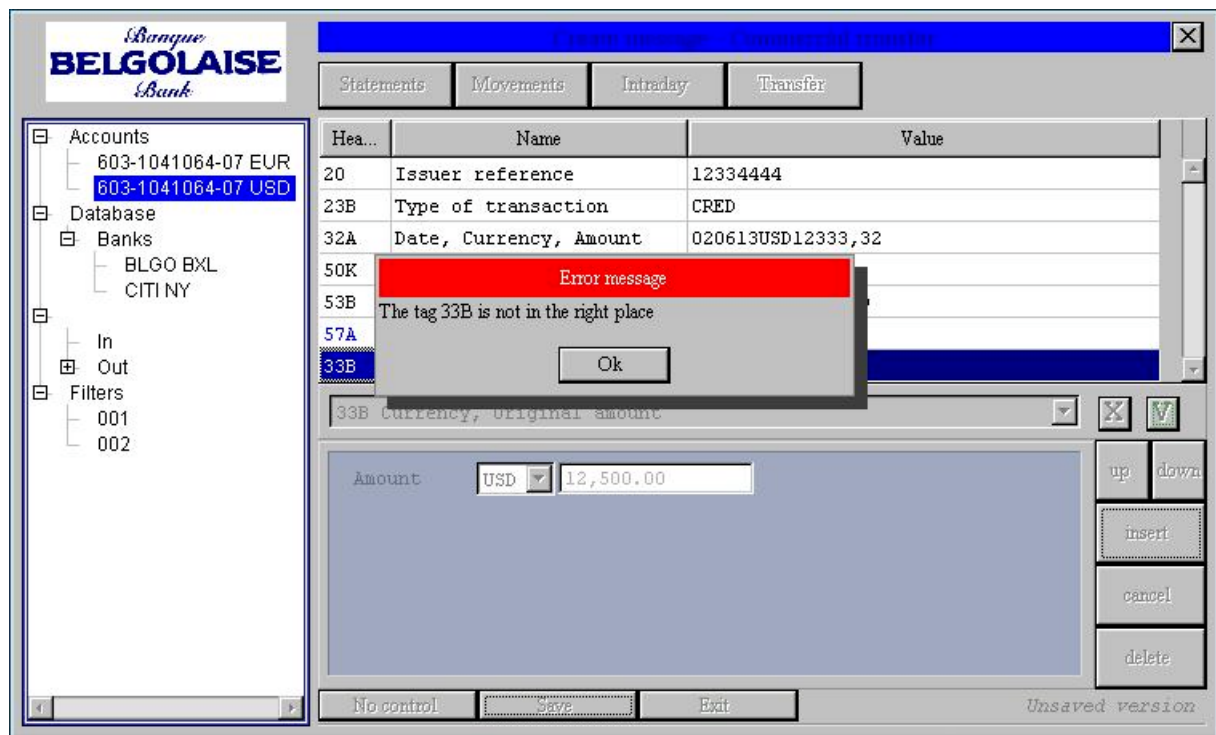
You can also insert a heading by positioning the cursor on the last line of the message (white line) and then selecting the appropriate heading number. There is no need to click the insert button here.

You will then simply need to position the heading in the right place using the 'Up' and 'Down' buttons halfway down the screen on the right.

Moving a heading

The 'Transfer' application is based on the principle that the headings in the message are encoded in a clearly defined order.

If a heading is inserted in the wrong place, B-Web informs you of this by displaying an error message.



Position the cursor on the line to be moved and then move the heading towards the up or the bottom using the 'Up' and 'Down' buttons (lower part of the workspace).

Belgolaise Bank

Create message - Commercial transfer

Statements | Movements | Intraday | Transfer

Hea...	Name	Value
20	Issuer reference	12334444
23B	Type of transaction	CRED
32A	Date, Currency, Amount	020613USD12333,32
50K	Ordering customer	BEATRICE ANSAY
53B	Sender 's correspondent	/603104106407USD
57A	Beneficiary's bank	BLGOFRPP
33B	Currency, Original amount	USD12500,

33B Currency, Original amount

Amount

up down

insert

cancel

delete

No control Save Exit Unsaved version

Click the 'Up' or 'Down' button as many times as necessary to move the line to the required position.

Recording a payment message

When the message encoded has to be saved, you have two possibilities.

- 'Save' button
The message is saved once it has been checked for consistency to ensure the integrity of the encoded message (inter-heading checks).
The message cannot be saved if any anomalies still exist.

If optional headings still exist but have not been completed when the message is recorded, they will automatically be deleted by the application.

- 'No control' button
The message is saved with incomplete status without being checked for inter-heading consistency.
Using this option, you can save a provisional message pending subsequent completion.

If optional headings still exist but have not been completed when the the message is saved without being checked, they will not be automatically deleted.

Leaving a payment message

You will notice that the words 'unsaved version' appear right at the bottom of the workspace on the right when a message is being created or modified and has not yet been saved.

If you click the 'Exit' button while these words are still at the bottom of the screen, B-Web will ask you : 'Do you want to save your modifications before exiting?' offering you the choice between clicking the 'Yes' button or the 'No' button.

- If you click 'Yes' and
 - the message is being **created**,
 - the message will be saved with incomplete status.
 - the message is being **modified**,
 - the message will be saved with
 - 'incomplete' status if this was its status before the modification
 - 'complete' status if this was its status before the modification and the validation tests carried out by B-Web confirm that the message is still correctly formatted and complete.
- If you click 'No',
 - the most recent modifications made since the last save **will not be recorded**. If you were creating a message, the effect of this action will be to abort the message without a trace.

Formatting a commercial transfer

Structure

The information to be provided to Belgolaise and required to make your payment are listed as follows:

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
23B	Type of transaction	O
23E	Codified instructions	F
32A	Date - Currency - Amount	O
33B	Currency - Original amount	F
36	Exchange rate	F
50A/50K	Ordering customer	O
52A/52D	Ordering customer's bank	F
53B	Account to be debited	O
56A/56D	Intermediary bank	F
57A/57D	Beneficiary's bank	O
59/59A	Beneficiary customer	O
70	Communication to beneficiary	F
71A	Breakdown of fees	O
71F	Amount of costs deducted from transfer	F
72	Interbank communication	F

The last column indicates whether the heading is compulsory (O) or optional (F).

In order to facilitate the encoding of your commercial transfers, when creating this type of payment in B-Web, a 'model' will be proposed automatically, listing the compulsory headings (black lines) which must be completed and the optional headings (blue lines) which you are strongly advised to use.

Model

Headings	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
23B	Type of transaction (production or test)	O
32A	Date - Currency - Amount	O
50K	Ordering customer (name and address)	O
53B	Account to be debited	O
57A/57D	Beneficiary's bank (BIC code)	O
59	Beneficiary customer	O
70	Communication to beneficiary	F
71A	Breakdown of fees	O
71F	Amount of costs deducted from transfer	F

Description of the headings

Heading 20 - Issuer reference (compulsory) :

Format

Minimum 8, maximum 16 alphanumeric characters.

Contents

Indicate your payment reference here.

This information will only be given on your statement of account, enabling optimal management of your accounts.

Checks

	Error messages	Actions
Structure	The 'Reference' zone must have at least 8 characters.	Fill in the reference.
	The 'Reference' zone cannot begin with '/'.	Replace / with another character or delete it.
	The 'Reference' zone cannot end with '/'.	Replace / with another character or delete it.
	The 'Reference' zone cannot contain the characters '/'	Delete one or both '/'.
Uniqueness of reference	The contents of the reference zone already exist in another message.	Enter a new reference not yet mentioned in other messages.

Example :20 : CHRE5478Y

Heading 23B - Type of transaction (compulsory)

Format

4 alphabetical characters.

Contents

Must be 'CRED'. This value is automatically proposed by default.

Example : 23B : CRED

Heading 23E - Codified instructions (optional)

Format

Code word comprising 4 alphanumerical positions/29 alphanumerical characters:

XXXX/AAAAAAAAAAAAAAAAAAAAAAAAAAAA

XXXX : 4 alphabetical positions = code word

A....A : 29 alphanumerical characters = additional information

Contents

This field gives the codified instructions intended either for Belgolaise or for the beneficiary's bank.

You can enter several 23E fields in a payment order.

Authorised code words

Codes	Meaning	Additional information:
BONL	The amount can only be paid to the beneficiary.	None.
CHQB	Payment must be made by cheque.	None.
HOLD	The amount must be kept at the bank at the disposal of the beneficiary.	Beneficiary's identity paper.
INTC	'Intra-company' payment: the transfer is ordered by and in favour of the same beneficiary (trading company).	None.
PHON	Advise the beneficiary by telephone.	Telephone number in international format, name of correspondent to be called.
SDVA	The value date must be respected	None.
TELE	Advise the beneficiary by telex or fax.	Telex or fax number in international format.

Important:

Make sure that nothing is entered under additional information when 'None' is indicated.

Check

	Error messages	Actions
If there is additional information in the absence of a code word	The 'Code' zone is compulsory.	Select the corresponding code.

Examples

:23E : /HOLD/Passport 123456 issued in New York on 15/01/2000

:23E : /PHON/00322268951

Meaning→

Keep at the disposal of the holder of passport 123456 issued in New York on 15/01/2002 and inform the beneficiary of the arrival of the funds by telephone on 00322268951.

Heading 32A - Value date, currency and amount (compulsory)

Format

AAMMJJXXXNNNNNNNNNNNNNNNNNN

With

–	AAMMJJ	6 numerical positions
–	XXX	3 alphabetical positions
–	NNNNNNNNNNNNNNNN	15 numerical positions

Contents

- Payment value date, format year size, month, day:
YYMMDD (Y: year, M: month, D: day)
- ISO currency code of the currency to be transferred
- Amount to be transferred

Checks

Value date

	Error messages	Actions
Value < date of day	Warning message 'The date predates the date of the day. Is this correct?'	Choose the option or no. If the date entered was incorrect, correct. If the requested date of payment predates the date of the day, check that your message includes a 23E 'SDVA' field.
Date later than D + 3 working days	No error message in B-Web but the bank reserves the right to correct the value date.	
Inconsistent date	The date is invalid.	Enter the date using the format day month, year (DDMMYY).

Belgolaise will comply with the debit value date indicated, thereby facilitating the reconciliation of your transactions.

Transfers will be made with the value date indicated if the order is received before our ' CUT-OFF TIME ' for the currency.

For more information concerning the CUT-OFF TIME, please refer to Appendix 1.

Amount

	Error messages	Actions
If value is non-numerical	The amount must be numerical.	Check the encoding : you have entered a letter instead of a figure.
If value = 0	The amount zone must be hither than zero.	Enter the amount of the payment.
Number of decimals	Incorrect number of decimals for the currency	Check and correct the amount entered.

Example

:32A :020217USD1245,18

Heading 33B - Currency and original amount (optional)

Format

XXXNNNNNNNNNNNNNNNN

With

- XXX 3 alphabetical positions
- NNNNNNNNNNNNNNN 15 numerical positions

Contents

- ISO currency code of the currency of origin
- Original amount

This heading is compulsory:

- when is made "with costs borne by the beneficiary" and the costs were deducted from the amount transferred;
- in the case of currency arbitrage (exchange between two currencies) as regards the beneficiary.

Checks

	Error messages	Actions
If value is non-numerical	The amount must be numerical	Check the encoding : you have entered a letter instead of a figure
If value = 0	The amount zone must be higher than zero.	Enter the amount of the payment
Number of decimals	Incorrect number of decimals for the currency	Check and correct the amount entered

Examples

- The customer asks to transfer cool USD 1500 at the expense of the beneficiary. Your costs amount to USD 10.
:32A : 020317USD1490.00
:33B : USD1500.00
- The customer requests the transfer of the equivalent value of USD 100 in EUR. The rate is USD 0.90 / EUR.
:32A : 020401EUR111.11
:33B : USD100.00

Heading 36 - Exchange rate (optional)

Format

12 numerical positions

Contents

Exchange rate applied to the original amount in order to calculate the amount transferred.

– If field 36 is encoded, field 33B becomes compulsory.

– If the currency in field 33B differs from that in field 32A, then field 36 becomes compulsory.

Checks

Checks	Error messages	Actions
If value is non-numerical	Unauthorised character in the number.	Check the encoding, you have entered a letter instead of a figure.
If value = 0	The 'rate' zone must be higher than zero.	Enter the equivalent rate.
If the currency of origin differs from the currency of the transfer and heading 36 is non-existent	Heading 36 is compulsory when the currencies in headings 32A and 33B are different.	Insert a heading 36.
If field 36 has been completed and field 33B is empty	Heading 36 is forbidden if heading 33B has not been entered.	Complete field 33B.

Example

The customer requests the transfer the equivalent value of USD 100 in EUR. The rate is USD 0.90 / EUR.

:32A : 020401EUR111.11

:33B : USD100.00

:36 : 0.9000

Heading 50A or 50K - Ordering customer (compulsory)

Format of 50A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BEI code (Entity Business Identifier) : alphanumerical zone of 11 characters.

For your information

The BEI codes are subject to an ISO standard.

They are granted to institutions that are neither banks nor financial companies and are similar to the BIC codes (Bank Identifier code) intended for financial institutions.

As is the case for the BIC codes, the BEI codes must be recorded with SWIFT.

They are listed in their BIC directory (Swift - Customer Order Services - 1 avenue Adèle - B-1310 La Hulpe - Belgium). You can consult this directory directly on the Internet site at: "<http://www.swift.com/biconline/index.cfm>".

Format of 50K

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters.

Contents

- Ordering customer : Account + identification.
- Account
Give the account number or IBAN of the ordering customer if you have it (optional).
This information will improve the traceability of the order should a problem arise.
- Identification of the ordering customer
 - If the ordering customer has a BEI identification code, fill in heading 50A by entering the customer's BEI code (exceptional).
 - If the ordering customer does not have a BEI code (most frequent case), fill in a heading 50K giving the following information :
 - Customer's name
Anonymous payments are prohibited by the GAFI (of which Belgium is a member) and the Banking and Finance Commission in Belgium.
For more information about the CBF and the GAFI, please consult sites: "<http://www.cbf.be/mov.htm>" and "http://www.fatf-gafi.org/index_fr.htm".
 - The full address of the ordering customer.

Important: you must complete either heading 50A or heading 50K, but not both.
As heading 50K is used most frequently, this is the one proposed in the 'model'.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The BEI code must contain at least 8 characters	The BEI zone is incorrect.	Correct the BEI code entered.
The first 4 characters must exist in the BIC Directory	The BEI zone is incorrect.	
Characters 5 to 8 of the BEI code must exist in the BIC Directory	The BEI zone is incorrect.	Positions 5 and 6 of the BEI code are incorrect. Correct the BEI entered.
Heading 50K	First line compulsory, the others optional for the address zone.	Complete the first line of field 50 K with the name of the ordering customer.

Examples

50A : VWVOBEB1

50A : 012123456712
VWVOBEB1

:50K : 603123456712
Mr Dupont
Rue de la Fabrique N°18
B-1000 Brussels
Belgium

Heading 52A or 52D - Ordering customer's bank (optional)

Format of 52A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BIC code (Bank Identifier code) : alphanumerical zone of 11 characters.

For your information

The BIC codes are intended for financial institutions.

They must be registered with SWIFT. They are listed in the BIC directory published by the latter (Swift - Customer Order Services - 1 avenue Adèle - B-1310 The Hulpe - Belgium). You can also consult the directory directly on the Internet site at : "<http://www.swift.com/biconline/index.cfm>".

Format of 52D

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters
- Identification and addresses : 4 lines, each of 35 characters

Contents

To be completed if instructions come from a bank that has an account with you (other local bank, branch in your network, etc.).

- Ordering customer's bank : Account + identification.
- Account
Give the account number of the bank debited at your bank..
This information will improve the traceability of the order should a problem arise.
- Identification of the bank
 - If you have the BIC identification of the ordering customer's bank, fill in heading 52A by entering the bank's BIC code.
 - If the ordering customer's bank does not have a BIC code, fill in heading 52D, giving the name of the bank and at least the town or city.

If heading 52 has to be filled in, enter either 52A or 52D, but not both.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory	The BIC zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The BIC zone is incorrect.	Correct the BIC code entered.
Heading 52D	First line compulsory, the others optional for the address zone.	Complete the first line of field 52D with the name of the ordering customer's bank.

Examples

:52A : BLGOBEBB

:52A : 0652125879
BLGOBEBB

:52D : 603542154889
BELGOLAISE
Cantersteen 1
B-1000 Brussels
Belgium

52D :
BELGOLAISE
Cantersteen 1
B-1000 Brussels
BELGIUM

Field 53B - Account to be debited (compulsory)

Format

Maximum 34 alphanumerical characters

Contents

The account to be debited selected from the left-hand side of the screen will automatically be loaded in this field. This account will be debited by our services when the transaction is carried out.

Example

53B : 603123456712

Heading 56A or 56D - Intermediary bank (optional)

Format of 56A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BIC code (Bank Identifier Code) : alphanumerical zone of 11 characters.

Format of 56D

Three fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters .
- Clearing code : type of clearing code and code.

Contents

This field is only used when you want to specify a payment path and you have the name of the correspondent at the head office of the beneficiary's bank. Otherwise, our systems will automatically create the payment path that we consider best suited to the the requested payment.

➤ Account

This field is optional and only has to be completed when the intermediary bank has an account with the Belgolaise branch that is to make the payment.

➤ Identification of the bank

- If you have BIC identification of the intermediate bank, fill in heading 56A by entering the BIC code of the bank.
 - If the intermediate bank does not have a BIC code, fill in heading 56D, giving the name of the bank and at least the town or city.
- If heading 56 has to be filled in, enter either 56A or 56D, but not both.

➤ Clearing code

The clearing code only has to be entered if you know the clearing code of the intermediate bank. First select the type of clearing code and then enter the code.

➤ Types of clearing codes :

Currency of payment	Type	Structure	Code holder
AUD	AU	6 figures	Australian bank state branch
CAD	CC	9 figures	Canadian payment routing number
CHF	SW	3 to 6 figures	Swiss clearing code
EUR	AT	5 figures	Austrian bankleitzahl
EUR	BL	8 figures	German bankleitzahl
EUR	ES	8 or 9 figures	Spanish domestic interbanking code
EUR	IE	6 figures	Irish national clearing code
EUR	IT	11 to 23 alphan.	Italian domestic identification code
EUR	PT	8 figures	Portuguese national clearing code
GBP	SC	6 figures	Sorting code or CHAPS branch sort code - United Kingdom
HKD	HK	3 figures	Bank code of Hong Kong
NZD	NZ	6 figures	New Zealand national clearing code
USD	CH	6 figures	Chips universal identifier
USD	FW	9 figures	Fedwire routing number

The codes traditionally used most frequently are FW and SC.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code BIC must exist in the BIC Directory	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Heading 56D	First line compulsory, the others optional for the address zone.	Complete the first line of the identification field of heading 56D.

Important:

- If heading 56 is used, heading 57 becomes compulsory.
- If the intermediary bank is codified in the BIC Directory, we advise you to complete heading 56A rather than heading 56D, otherwise you will be charged manual processing costs (repair costs).

Examples :

56A : BLGOBEBB

56D : /603000000099

BIAO

Abidjan

56D : //FW123456789

US bank

New York

Heading 57 - Bank of beneficiary (compulsory)

Format of 57A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BIC code (Bank Identifier Code) : alphanumerical zone of 11 characters.

Format of 57D

Three fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and address : 4 lines, each of 35 characters .
- Clearing code : type of clearing code and code.

Contents

- Account
This field is optional. You can give the account number of the beneficiary's bank with the intermediary bank or the Belgolaise branch to which the order is addressed.
- Identification of the bank
 - If you have the BIC identification of the beneficiary's bank, fill in heading 57A, giving the BIC code of the bank.
 - If the beneficiary's bank does not have a BIC code, complete heading 57D, giving the name of the bank and at least the town and city.
In countries where there are no branch codes, it is best to give the full address of the beneficiary's bank.
- Clearing code
The clearing code only has to be entered if you know the clearing code of the beneficiary's bank. First select the type of clearing code and then enter the code itself.

The clearing codes most frequently used in this zone are CH and FW for payments in USD and SC for payments in GBP.

For details of the available clearing codes, please refer to the list given with heading 56.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Heading 57D	First line compulsory, the others optional the address zone.	Complete the first line of the identification field of heading 57D.

Important

If the beneficiary's bank is codified in the BIC Directory, we advise you to complete heading 57A rather than heading 57D, otherwise you will be charged manual processing costs (repair costs).

Examples

57A : BLGOBEBB

57D : /603000000099

NBM bank ltd.

LAGOS

57D :

Bank P

Karachi

Pakistan

Heading 59 - Beneficiary customer (compulsory)

Format of 59A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BEI code (Business Entity Identifier) : alphanumerical zone of 11 characters.

Format of 59K

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters.

Contents

If you have the BEI identification of the beneficiary, use field 59A, otherwise use field 59, proposed by default.

➤ Account

You must give the beneficiary's account number here (give preference to IBAN format, for more information, refer to the formats table in Appendix 2).

Exceptions: the beneficiary's account does not have to be given when :

- the payment is to be kept at the disposal of the beneficiary (full name),
- the payment has to be made by bank cheque (full address).

➤ Identification of the ordering customer

- If the beneficiary customer has a BEI identification code, complete heading 592 by entering the customer's BEI code (exception)
- If the beneficiary customer does not have a BEI code (usually the case), complete heading 59 by giving the following information :
 - The name of the customer (compulsory)
Anonymous payments are prohibited by the GAFI (of which Belgium is a member) and the Banking and Finance Commission in Belgium.
For more information, refer to sites "<http://www.cbf.be/mov.htm>" and "<http://www.faff-gafi.org/index.htm>" on the CBF and the GAFI.
 - The address of the beneficiary. This is optional when the account number of the beneficiary is given.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered
The BEI code must contain at least 8 characters	The BEI zone is incorrect.	Correct the BEI code entered.
The first 4 characters must exist in the BIC Directory	The BEI zone is incorrect.	Enter the code given in the BIC Directory.
Characters 5 to 8 of the BEI code must exist in the BIC Directory	The BEI zone is incorrect.	Positions 5 and 6 of the BEI code are incorrect. Correct the BEI entered.
Heading 59	First line compulsory, the others optional for the address zone.	Complete the first line of the field 59 with name of the beneficiary customer.

Important

For reasons of security, Belgolaise does not issue bank cheques for Africa.

Examples

59 A : /6035414587987
VEWOBEBB

59A : VEWOBEBB

59D : /603547898748
Volkswagen
Brussels

Heading 70 - Communication to the beneficiary (optional)

Format

4 lines of 35 alphanumerical characters.

Contents

Give details of the transaction (invoice number, text, reference, etc.).

This zone is optional, but in some countries, such as the USA, communications are checked on a random basis as part of the fight against money laundering and the fight against terrorism.

The payment will not be blocked, but you risk being questioned about the nature of the payment once it has been made (searches, etc.).

Code words have been created to facility keying in. You can use them (maximum one per line, at the beginning of the line and surrounded by /). Additional information must be keyed in after them.

Code word	Meaning	Additional information
/INV/	Invoice.	Date(s), reference(s) of the invoice(s).
/RFB/	Reference for the beneficiary customer.	Reference
/ROC/	Reference of ordering customer	Reference

Examples

70 : INVOICE No 12546 of 020225

70 : /INV/12546 of 020225

Heading 71A - Breakdown of fees (compulsory)

Format

3 alphanumerical characters

Contents

Select the code using the drop-down list.

Possible values

Code	Meaning
OUR	All costs borne by the ordering customer
BEN	All costs borne by the beneficiary.
SHA	The costs are shared. The ordering customer pays the costs of the ordering bank. The other costs are deducted.

Note

When payments are made by bank cheque, any cheque collection charges will always be borne by the beneficiary.

Example
71A : SHA

Heading 71F - Amount of costs deducted from transfer (optional)

Format

XXXNNNNNNNNNNNNNNNN

With

- XXX 3 alphabetical positions
- NNNNNNNNNNNNNNNN 15 numerical positions

Contents

- ISO currency code
- Amount

This field may be repeated several times in an order. It gives the amount and the currency of the costs deducted.

The presence of this field depends on the value contained in field 71A

Code	Consequences
OUR	Ban on using a 71F field.
BEN	If costs were deducted : <ul style="list-style-type: none">- they must be indicated at least in a field 71F- field 33B is compulsory.
SHA	There may only be a field 71F if an ordering bank is given in field 52. Field 33B is compulsory if field 71F is significant.

Checks

	Error messages	Actions
If value is non-numerical	Unauthorised characters in the number.	Check the amount entered.
If value = 0	The 'Amount' zone must be higher than 0.	Encode an amount.
Number of decimals	Incorrect number of decimals for the currency.	Check and correct the amount entered.

Example

71F : EUR15.10

Heading 72 - Interbank communication (optional)

Format

6 lines of 35 alphanumerical characters.

Contents

This field is used to communicate additional information that cannot be encoded and relates to the payment between banks.

- It is essential to begin the first line with the character '/' followed by a code word.
- There may only be one code word per line.
- If the text that follows a code word does not fit on one line, the following lines will begin with the double character '//'.
Do not use '/' in the body of the text.
- Only use this field if absolutely necessary as its use automatically implies manual processing of the transaction.

Code words	Meaning
/ACC/	Message intended for the bank indicated in field 57. Give the name and address of the branch of this bank with which the beneficiary has an account after this code word.
/REC/	Message for the branch of Belgolaise to which your order is sent.
/BNF/	Message for beneficiary's bank, given in field 57 or listed behind instruction /ACC/.

Checks

	Error messages	Actions
Validity of the code	Incorrect code word.	Check that the code is correct and that there is only one code word per line.
Presence of the code word	Check whether it is compulsory for the first line of the 'Communi.' zone to start with the character '/'. /.	Check the presence of a code word in the first line.
Continuation of a first line of communication.	The following lines of the 'Communi.' zone have to start with the character '/', followed by a code word or two consecutive characters. This is incorrect for line 2.	If the line begins with a code word, check that this is followed by the character /. If there is no code word, the line must begin with //.

Examples

/ACC/ Place des Martyrs branch - Brussels

/REC/ For the attention of Mr X
 //please let us know the exchange rate applied for this transaction
 //by telex

/BNF/ your reference ABC of 05012002

Examples of commercial transfer orders

1. You receive an order from the Caisse Nationale d'Epargne et de Cr dit in DAKAR, asking you to transfer the sum of EUR 500 to the company SACATEL S.A. in France on 28 February 2002, on the instructions of Mr Ahmad into account No 30004 69006 12541458977 12 at BNP-Paribas PARIS in Lyon. Reference : payment of invoice 154 dated 1512 01. The costs will be borne by the beneficiary. The Caisse d'Epargne et de Cr dit has not deducted any costs. In this example, to simplify matters, you do not levy any costs either. You do not know the BIC code of BNP-Paribas Lyon but you do know that of Paris.

Details of message to produced

Heading	Name of heading	Values to be entered
20	Issuer reference	280202TR5054
23B	Type of transaction	CRED
32A	Date, currency, amount	020229EUR500
50K	Ordering customer	MR AHMAD
52 D	Ordering institution	CAISSE NATIONALE D'EPARGNE ET DE CREDIT DAKAR
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	BNPAFRPP
59	Beneficiary customer	/30004690061254145897712 SACATEL S.A.
70	Communication	/INV/154 of 15 12 2001
71A	Breakdown of fees	BEN
72	Interbank communication	/ACC/LYON

Same example, but this time you know the BIC code of the branch at which the beneficiary has an account : it is BNPAFRPPTAS (Lyons Ouest).

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	280202TR5054
23B	Type of transaction	CRED
32A	Date, currency, amount	020229EUR500
50K	Ordering customer	MR AHMAD
52 D	Ordering institution	CAISSE NATIONALE D'EPARGNE ET DE CREDIT DAKAR
53B	Account to be debited	603788000578 EUR
56A	<i>Intermediary bank</i>	<i>BNPAFRPP (*)</i>
57A	Beneficiary's bank	BNPAFRPPTAS
59	Beneficiary customer	/30004690061254145897712 SACATEL S.A.
70	Communication	/INV/154 of 15 12 2001
71A	Breakdown of fees	BEN

(*) field 56A is optional.

Same example but this time, you deduct your transfer costs : EUR 10.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	280202TR5054
23B	Type of transaction	CRED
32A	<i>Date, currency, amount</i>	<i>020229EUR490</i>
33B	<i>Amount - currency of origin</i>	<i>EUR500</i>
50K	Ordering customer	MR AHMAD
52 D	Ordering institution	CAISSE NATIONALE D'EPARGNE ET DE CREDIT DAKAR
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	BNPAFRPPTAS
59	Beneficiary customer	/30004690061254145897712 SACATEL S.A.
70	Communication	/INV/154 of 15 12 2001
71A	Breakdown of fees	BEN
71F	<i>Costs deducted</i>	<i>EUR10</i>

Same example, but in this case, in its order the Caisse Nationale d'Epargne et de Cr dit in DAKAR transfers the sum of EUR 495.50 to you, informing you that they have deducted EUR 4.50 in costs.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	280202TR5054
23B	Type of transaction	CRED
32A	<i>Date, currency, amount</i>	<i>020229EUR485.50</i>
33B	Amount - currency of origin	EUR500
50K	Ordering customer	MR AHMAD
52 D	Ordering institution	CAISSE NATIONALE D'EPARGNE ET DE CREDIT DAKAR
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	BNPAFRPPTAS
59	Beneficiary customer	/30004690061254145897712 SACATEL S.A.
70	Communication	/INV/154 of 15 12 2001
71A	Breakdown of fees	BEN
71F	<i>Costs deducted</i>	<i>EUR4.50</i>
71F	Costs deducted	EUR10

2. The company 'ARRAMETAL', holder of account No 12345 at your bank, asks you to transfer the equivalent value of EUR 655.35 in USD to UNIBAR, account number 1589641258 with Deutsche Bank Frankfurt BLZ 50070019, giving as the reference 'advance invoice of 210102 number KK15423'. They want the beneficiary's bank to inform Mr Richards by telephone (321 2154 7895) as soon as the funds arrive. The costs are borne by the ordering customer.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	REF12569
23B	Type of transaction	CRED
23E	Codified instruction	/PHON/32121547895MR RICHARDS
32A	Date - Amount - Currency	020215USD590.35
33B	Amount - currency of origin	EUR655.35
36	Exchange rate	0.8951
50K	Ordering customer	/12345 ARRAMETAL
53B	Account to be debited	603788000578 EUR
56A	Intermediary bank	BKTRUS33 (*)
57A	Beneficiary's bank	DEUTDEFF
59	Beneficiary customer	/50070010 1589641258 (**) UNIBAR
70	Communication	advance invoice KK15423 of 210102
71	Breakdown of fees	OUR

Notes :

(*) The main correspondent of DEUTDEFF in USD is BKTRUS33. Field 56 is optional.

(**) The BLZ (German Bankleitzahl) can only be used in field 57 (clearing code) for a payment in EUR. For a payment in USD, the clearing code is placed in front of the account and separated from this by a space.

Same example, but the ordering customer also gives you the CHIPS (international identification code for payments in USD) of the Deutsche Bank Frankfurt UID 008786.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	020227REF12569
23B	Type of transaction	CRED
23E	Codified instruction	/PHON/32121547895MR RICHARDS
32A	Date - Amount - Currency	020215USD590.35
33B	Amount - currency of origin	EUR655.35
36	Exchange rate	0.8951
50K	Ordering customer	/12345 ARRAMETAL
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	//CH008786 DEUTDEFF
59	Beneficiary customer	/50070010 1589641258 UNIBAR
70	Communication	advance invoice KK15423 of 210102
71	Breakdown of fees	OUR

3. Mrs Lidia Tshimanga wishes to transfer GBP 1018 to her daughter, Miss Emilie Tshimanga, by cheque, at the following address : 14 High Street, Warwick PL27 7DE, England. Reason for payment : study costs, 1st quarter. She agrees to pay your costs but all the other costs must be deducted.

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	020131REF5469
23B	Type of transaction	CRED
23E	Codified instruction	CHQB
32A	Date-amount-currency	020215GBP1018
50K	Ordering customer	Madam TSHIMANGA LIDIA
53B	Account to be debited	603788000578 EUR
59	Beneficiary customer	MLLE TSHIMANGA EMILIE
		14 Baker Street
		PL27 7DE WARWICK
		United Kingdom
70	Communication	STUDIES FEES 1ST QUARTER
71A	Breakdown of fees	SHA

4. Mr X has to transfer the sum of USD 1552.50 to Mr Y into account No 603589654789 USD at the Caisse de Crédit et de Développement Luanda. The transfer relates to the purchase of a car and the costs are shared.

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	CHT789654
23B	Type of transaction	CRED
32A	Date-currency-amount	020422USD1552.50
50K	Ordering customer	Mr X
53B	account to be debited	/603145235687USD
57 D	Beneficiary's bank	Caisse de Crédit et de Développement Luanda
59	Beneficiary customer	Mr Y
		/603589654789USD
70	communication to the beneficiary	car purchase
71A	Breakdown of fees	SHA

5. The Sikasso branch of the Caisse de Développement sends a payment order to its parent company (Bamako) from its customer. Mr A has to pay the company B the sum of EUR 155 into account No 1457896541 at the Coopérative Tanzanienne in Dar-Es-Salaam. The costs are to be borne by the ordering customer. This transaction concerns an invoice (No 1452).

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	VENTE1456
23B	Type of transaction	CRED
32A	Date-currency-amount	020422EUR155
50K	Ordering customer	Mr A
52 D	Ordering customer's bank	Caisse de Développement Sikasso(Mali)
53B	account to be debited	/603569874587EUR
57 D	Beneficiary's bank	Coopérative Tanzanienne Dar Es Salaam
59	Beneficiary customer	Company B
		/1457896541
70	communication to the beneficiary	Invoice No 1452
71A	Breakdown of fees	OUR

6. Mr Z has to pay Mr A the sum of USD 160 into account No 78965-789 at the Banque Nationale Du Développement Maputo. This sum represents medical costs and Mr Z does not want to pay the costs.

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	DEFL7485
23B	Type of transaction	CRED
32A	Date-currency-amount	020422USD150.50
33B	currency-original amount	USD160
50K	Ordering customer	Mr Z
53B	account to be debited	/603456987456USD
57 D	Beneficiary's bank	Banque Nationale du Développement Maputo
59	Beneficiary customer	Mr A
		/78965-789
70	communication to the beneficiary	Medical costs
71A	Breakdown of fees	BEN
71F	Amount of the costs deducted from transfer	USD9.50

7. Mr C's son, who is studying at a Belgian university, has to pay his tuition fees at the ULB in Brussels for the year 2002. The sum represents the equivalent value of USD 145 and the costs are borne by the beneficiary. The ULB Brussels has an account with FORTIS BANK, No 210-0141865-41.

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	SILK896547
23B	Type of transaction	CRED
32A	date-currency-amount	020425EUR157.10
33B	currency-original amount	USD150.00
36	Exchange rate	0.895
50K	Ordering customer	Mr C
53B	account to be debited	/603569874562EUR
57A	Beneficiary's bank	GEBABEBB
		/210 0252965 41
59	Beneficiary customer	ULB BXL
70	communication to the beneficiary	Tuition fees 2002
71A	Breakdown of fees	BEN
71F	Amount of costs deducted from transfer	EUR 10.50

8. Mr D's fire insurance is due to expire. The sum of GBP 145.50 must be paid to 'Assurances Lloyd' (IBAN) account No FR94 13638 00001 0003003001M 30 at Belgolaise Paris (for the attention of Mr Boulot). Mr D would like the beneficiary to be informed by telex as soon as this sum has been paid. The transfer must be carried out under reference 'policy No 456-963'. He will bear the costs.

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	DAN0185269
23B	Type of transaction	CRED
23E	codified instructions	/TELE/
32A	date-currency-amount	020425GBP145.50
50K	Ordering customer	Mr D
53B	account to be debited	/603569874558GBP
57A	Beneficiary's bank	BLGOFRPP
		/FR94 13638 00001 0003003001M 30
59	Beneficiary customer	Lloyds Insurance
70	communication to the beneficiary	Policy No. 456-963
71A	Breakdown of fees	OUR
72	interbank communication	/REC/attn Mr Boulot

9. Mr E has to repay a debt to Mr D involving the sum of EUR 456.52. Mr D asks Mr E to credit his account No 9687456321 at the Banque du Commerce in Louga (Senegal). Mr D wants to be informed by telephone (No 32 2 357 18 25) as soon as the amount is credited to his account . The beneficiary wants the full amount.

Details of message to be produced

Heading	Field name	Values to be entered
20	Issuer reference	789654ORT
23B	Type of transaction	CRED
23E	codified instructions	/PHON/3223571825
32A	date-currency-amount	020425EUR456.52
50K	Ordering customer	Mr E
53B	account to be debited	/60389654789654EUR
56A	intermediary bank	GEBABEBB
57 D	Beneficiary's bank	Banque du Commerce Dakar
59	Beneficiary customer	Mr D
		/9687456321
70	communication to the beneficiary	Debt repayment
71A	Breakdown of fees	OUR
72	interbank communication	/ACC/ Louga branch

Formatting a cash flow transfer

Structure

The information to be provided for Belgolaise and required to carry out your cash flow transfer is listed as follows.

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
32A	Date - Currency - Amount	O
53B	Account to be debited	O
56A/56D	Intermediary bank	F
57A/57D	Beneficiary's bank	O
72	Interbank communication	F

The last column tells you whether the heading is compulsory (**O**) or optional (**F**).

To make it easier to encode your cash flow transfers, when creating this type of payment in B-Web, a 'model' will be proposed automatically that lists the compulsory headings which must be completed and the optional headings which you are strongly advised to use.

Model

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
32A	Date - Currency - Amount	O
53B	Account to be debited	O
57A	BIC code of beneficiary's bank	O

The headings not included in the model will be inserted as required.

Description of the headings

Heading 20 - Issuer reference (compulsory)

Format

Minimum 8, maximum 16 alphanumeric characters.

Contents

Give your payment reference here.

This information will be repeated only on your statement of account and will therefore enable you to ensure optimal management of your accounts.

Checks

	Error messages	Actions
Structure	The 'Reference' zone must have at least 8 characters.	Fill in the reference.
	The 'Reference' zone cannot begin with '/'.	Replace / with another character or delete it.
	The 'Reference' cannot end with '/'.	Replace / with another character or delete it.
	The 'Reference' zone cannot contain the characters '/'	Delete one or both '/'
Uniqueness of the reference	The contents of the reference zone already exist in another message.	Enter a new reference not yet mentioned in other messages.

Example

20 : CHRE5478Y

Heading 32A - Value date, currency and amount (compulsory)

Format

AAMMJJXXXNNNNNNNNNNNNNNNNNN

With

- YYMMDD 6 numerical positions
- XXX 3 alphabetical positions
- NNNNNNNNNNNNNNNNN 15 numerical positions

Contents

- Payment value date, format year, month, day.
- ISO currency code of the currency to be transferred.
- Amount to be transferred.

Checks

Value date

	Error messages	Actions
Value < date of day	Warning message 'The date predates the date of the day. Is this correct?'	Choose the option or no. If the date entered was incorrect, correct. If the requested date of payment predates the date of the day, check that your message includes a 23E 'SDVA' field
Date later than D + 3 working days	No error message in B-Web but the bank reserves the right to correct the value date.	
Inconsistent date	The date is invalid.	Enter the date using the format day month, year (DDMMYY).

Belgolaise will comply with the debit value date indicated, which will facilitate the reconciliation of your transactions.

Transfers will be carried out under the indicated value date if the order is received before our 'CUT-OFF-TIME' for the currency.

Please refer to Appendix 1 for more information concerning the CUT-OFF-TIME.

Amount

	Error messages	Actions
If value is non-numerical	The amount must be numerical.	Check encoding : you have entered a letter instead of a figure.
If value = 0	The amount zone must be higher than zero.	Enter the amount of the payment.
Number of decimals	Incorrect number of decimals for the currency.	Check and correct the amount entered.

Example

:32A :020217USD1245.18

Field 53B - Account to be debited (compulsory)

Format

Maximum 34 alphanumeric characters.

Contents

The account to be debited selected from the left-hand side of the screen will be automatically entered in this field. This account will be debited by our services when the transaction is effected.

Example

53B : 603123456712

Heading 56A or 56D - Intermediary bank (optional)

Format of 56A

Two fields accessible for this heading :

- Account : alphanumeric zone of 34 characters.
- BIC code (Bank Identifier Code) : alphanumeric zone of 11 characters.

Format of 56D

Three fields accessible for this heading :

- Account : alphanumeric zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters.
- Clearing code : type of clearing code and code.

Contents

This field is only used when you wish to specify a payment path and you have the name of the Head Office correspondent of the beneficiary's bank. Otherwise, our systems will automatically create the payment path that we consider most suited to the payment requested.

➤ Account

This field is optional. It only has to be completed when the intermediary bank has an account with the branch of Belgolaise which is to make the payment.

➤ Identification of the bank

- If you have the BIC identification of the intermediate bank, fill in heading 56A, entering the BIC code of the bank.
- If the intermediate bank does not have a BIC code, fill in heading 56D, giving the name of the bank and at least the town or city.

If heading 56 has to be completed, enter either 56A or 56D, but not both.

➤ Clearing code

The clearing code only has to be entered if you know the clearing code of the intermediary bank. Select the type of clearing code first and then enter the code itself.

➤ Types of clearing code :

Payment currency	Type	Structure	Code holder
AUD	AU	6 figures	Australian bank state branch
CAD	CC	9 figures	Canadian payment routing number
CHF	SW	3 to 6 figures	Swiss clearing code
EUR	AT	5 figures	Austrian bankleitzahl
EUR	BL	8 figures	German bankleitzahl
EUR	ES	8 or 9 figures	Spanish domestic interbanking code
EUR	IE	6 figures	National Irish clearing code
EUR	IT	11 to 23 alphan.	Italian domestic identification code
EUR	PT	8 figures	Portuguese national clearing code
GBP	SC	6 figures	Sorting code or CHAPS branch sort code - United Kingdom
HKD	HK	3 figures	Bank code of Hong Kong
NZD	NZ	6 figures	New Zealand national clearing code
USD	CH	6 figures	Chips universal to identify
USD	FW	9 figures	Fedwire routing number

The codes traditionally most frequently used are FW and SC.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The ' BIC ' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The ' BIC ' zone is incorrect.	Correct the BIC code entered.
Heading 56D	First line compulsory, the others optional for the address zone.	Complete the first line of the identification field of heading 56D.

Important

- If heading 56 is used, heading 57 becomes compulsory.
- If the intermediary bank is codified in the BIC Directory, we advise you to complete heading 56A rather than heading 56D, otherwise you will be charged manual processing costs (repair costs).

Examples :

56A : BLGOBEBB

56D : /603000000099

BIAO

Abidjan

56D : //FW123456789

US Bank

New York

Heading 57 - Beneficiary's bank (compulsory)

Format of 57A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BIC code (Bank Identifier Code) : alphanumerical zone of 11 characters.

Format of 57D

Three fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and address : 4 lines, each of 35 characters .
- Clearing code : type of clearing code and code.

Contents

➤ Account

This field is optional. You can give the account number of the beneficiary's bank with the intermediary bank (if heading 56 has been completed) or of Belgolaise.

➤ Identification of bank

- If you have the BIC identification of the beneficiary's bank, complete heading 57A by entering the BIC code of the bank.
- If the beneficiary's bank does not have a BIC code, complete heading 57D by giving the name of the bank and at least the town or city.
In countries where there is no branch code, it is best to give the full address of the beneficiary's bank.

If heading 57 has to be codified, enter either 57A or 57D, but not both.

➤ Clearing code

The clearing code only has to be given if you know the clearing code of the beneficiary's bank. First select the type of clearing code and then enter the code itself.

The clearing codes most frequently used are FW and CH for payments in USD and SC for payments in GBP.

For details of the clearing codes available, please refer to the list in heading 56.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Heading 57D	First line compulsory, the others optional for the address zone.	Complete the first line of the identification field of heading 57D.

Important

If the beneficiary's bank is codified in the BIC Directory, we advise you to complete heading 57A rather than heading 57D, otherwise you will be charged for the manual processing costs (repair costs).

Examples

57A : /550427123
SOGEFRPP

57A : SOGEFRPP

57D : /12345
NBM bank ltd.
LAGOS

Heading 72 - Interbank communication (optional)

Format

6 lines of 35 alphanumerical characters.

Contents

This field is used to communicate additional information which cannot be codified and which relates to the payment between banks.

It is essential to begin the first line with the character ' / ' followed by a code word.

There may only be one code word per line.

If the text following a code word does not fit on one line, the following lines will begin with the double character '//'.
Do not use / in the body of the text.

Only use this field if absolutely necessary, as its use automatically implies manual processing of the transaction.

Code word	Meaning
/REC/	Message for the branch of Belgolaise to which your order is sent.
/BNF/	Message for beneficiary's bank, indicated in field 57.

Checks

	Error messages	Actions
Validity of the code	Incorrect code word.	Check that the code is correct and there that is only a code word per line.
Presence of the code word	The first line of the 'Communi.' zone must begin with character ' / '.	Check the presence of a code word in the first line.
Continuation of first line of communication	The following lines of the 'Communi. Zone' have to start with the character '/' followed by a code word or two consecutive characters. This is incorrect for line 2.	If the line starts with a code word, check that this is followed by the character /. If there is no code word, the line must start with //..

Examples

/REC/ For the attention of Mr X
//please let us have the exchange rate applied to this transaction
//by telex

/BNF/ please advise beneficiary by telex

Example of cash flow transfer order

You wish to make a transfer from your account 603788000578 at our bank to supply funds for your account N°1256148710 at ING Amsterdam for the sum of EUR 50000, value date 25/01/2002.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	240102TRE50000
32A	Date-Amount-Currency	020125EUR50000
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	INGBNL2A
72	Interbank communication	/BNF/CREDIT ACC 1256148710

Formatting a financial institution transfer

Structure

The information to be sent to Belgolaise and required to carry out your cash flow transfer is listed as follows.

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
21	Beneficiary's reference	O
32A	Date - Currency - Amount	O
52A/52D	Ordering bank	F
53B	Account to be debited	O
56A/56D	Intermediary bank	F
57A/57D	Beneficiary's bank	F
58A/58D	Beneficiary bank	O
72	Interbank communication	F

The last column indicates whether the heading is compulsory (**O**) or optional (**F**).

To make it easier to encode your financial institution transfers, when this type of payment is created in B-Web, a 'model' will automatically be proposed giving all the compulsory headings that must be completed and the optional headings which you are strongly advised to use.

Model

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
21	Beneficiary's reference	O
32A	Date - Currency - Amount	O
53B	Account to be debited	O
58A	Beneficiary bank	O

The headings not included in the 'model' will be inserted as required.

Description of headings

Heading 20 - Issuer reference (compulsory)

Format

Minimum 8, maximum 16 alphanumerical characters.

Contents

Give your payment reference here.

This information will be included only on your statement of account and will allow enable you to ensure optimal management of your accounts.

Checks

	Error messages	Actions
Structure	The 'Reference' zone must have at least 8 characters.	Fill in the reference.
	The 'Reference' zone cannot begin with ' / '.	Replace / by another character or delete it.
	The 'Reference' zone cannot end with ' / '.	Replace / with another character or delete it.
	The 'Reference' zone cannot the characters '/'	Delete one or both of the '/
Reference uniqueness	The contents of the reference zone already exist in another message.	Enter a new reference not mentioned in other messages.

Example

20 : CHRE5478Y

Heading 21 - Beneficiary's reference (compulsory)

Format

16 alphanumerical characters.

Contents

Give the references of the beneficiary here.

No. of remittance, message, etc.

Checks

	Error messages	Actions
Structure	The reference zone may not contain the characters '/' consecutively.	Delete one or both of them.

Example

21 : CHRE145698

Heading 32A - Value date, currency and amount (compulsory)

Format

AAMMJJXXXNNNNNNNNNNNNNNNNNN

With

- YYMMDD 6 numerical positions
- XXX 3 alphabetical positions
- NNNNNNNNNNNNNNNNN 15 numerical positions

Contents

- Payment value date, format year, month, day
- ISO currency code of the currency to be transferred
- Amount to be transferred

Checks

Value date

	Error messages	Actions
Value date of the day	Warning message 'The date predates the date of the day. Is this correct?'	Choose the option or no. If the date entered incorrect, correct it. If the requested of payment predates date of the day, check that your message includes a 23E 'SDVA' field.
Date later than D + 3 working days	No error message in B-Web but the bank reserves the right to correct the value date.	
Inconsistent date	The date is invalid.	Enter the date using the format day month, year (DDMMYY).

The Belgolaise will respect the indicated debit value date, which will make the reconciliation of your transactions easier.

Transfers will be carried out under the value date given if the order is received before our 'CUT-OFF-TIME' for the currency.

Please refer to Appendix 1 for more information concerning the CUT-OFF-TIME.

Amount

	Error messages	Actions
If value is non-numerical	The amount must be numerical.	Check encoding : you have entered a letter instead of a figure.
If value = 0	The amount zone must be higher than zero.	Enter the amount of the payment.
Number of decimals	Incorrect number of decimals for the currency.	Check and correct the amount entered.

Example

:32A :020217USD1245,18

Heading 52A or 52D - Ordering bank (optional)

Format of 52A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters
- BIC code (Bank Identifier code) : alphanumerical zone of 11 characters

For your information

The BIC codes are intended for financial institutions.

They must be registered with SWIFT. They are listed in the BIC directory published by the latter (Swift - Customer Order Services - 1 avenue Adèle - B-1310 La Hulpe - Belgium). You can also consult the directory directly on the Internet site at "<http://www.swift.com/biconline/index.cfm>".

Format of 52D

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters
- Identification and addresses : 4 lines, each of 35 characters

Contents

To be completed if instructions come from a bank that has an account with your bank (other local bank, branch of your network, etc.).

- Ordering bank : Account + identification.
- Account
 - Give the account number of the bank debited at your bank.
 - This information will enable you to improve the traceability of the order should a problem arise.
- Identification of the bank
 - If you have the BIC identification of the bank of the ordering customer, complete heading 52A, entering the BIC code of the bank.
 - If the ordering customer's bank does not have a BIC code, complete heading 52D, giving the name of the bank and at least the town or city.

If heading 52 has to be completed, enter either 52A or 52D, but not both.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory	The BIC zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The BIC zone is incorrect.	Correct the BIC code entered.
Heading 52D	First line compulsory, the others optional for the address zone.	Complete the first line of field 52D with the name of the ordering customer's bank.

Examples

52A : BLGOBEBB

52A : 0652125879
BLGOBEBB

52D : 603542154889
BELGOLAISE
CANTERSTEEN 1
B-1000 Brussels
Belgium

52D :
BELGOLAISE
Cantersteen 1
B-1000 Brussels
BELGIUM

Field 53B - Account to be debited (compulsory)

Format

Maximum 34 alphanumeric characters.

Contents

The account to be debited selected from the left-hand side of the screen will be automatically entered in this field. This account will be debited by our services when the transaction is effected.

Example

53B : 603123456712

Heading 56A or 56D - Intermediary bank (optional)

Format of 56A

Two fields accessible for this heading :

- Account : alphanumeric zone of 34 characters.
- BIC code (Bank Identifier Code) : alphanumeric zone of 11 characters.

Format of 56D

Three fields accessible for this heading :

- Account : alphanumeric zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters.
- Clearing code : type of clearing code and code.

Contents

This heading is only completed when you wish to specify a payment path. Otherwise, our systems will automatically create the payment path that we consider most suited to the payment requested.

- **Account**
This field is optional. It only has to be completed when the intermediary bank has an account with the branch of Belgolaise which is to make the payment.
- **Identification of the bank**
 - If you have the BIC identification of the intermediary bank, complete heading 56A by entering the BIC code of the bank.
 - If the intermediary bank does not have a BIC code, complete heading 56D, giving the name of the bank and at least the town or city.If heading 56 has to be completed, enter either 56A or 56D, but not both.
- **Clearing code**
The clearing code only has to be entered if you know the clearing code of the intermediary bank. First select the type of clearing code and then enter the code itself.

➤ Types of clearing codes :

Payment currency	Type	Structure	Code holder
AUD	AU	6 figures	Australian bank state branch
CAD	CC	9 figures	Canadian payment routing number
CHF	SW	3 to 6 figures	Swiss clearing code
EUR	AT	5 figures	Austrian bankleitzahl
EUR	BL	8 figures	German bankleitzahl
EUR	ES	8 or 9 figures	Spanish domestic interbanking code
EUR	IE	6 figures	Irish national clearing code
EUR	IT	11 to 23 alphan.	Italian domestic identification code
EUR	PT	8 figures	Portuguese national clearing code
GBP	SC	6 figures	Sorting codes or CHAPS branch sort code - United Kingdom
HKD	HK	3 figures	Bank code of Hong Kong
NZD	NZ	6 figures	New Zealand national clearing code
USD	CH	6 figures	Chips universal to identify
USD	FW	9 figures	Fedwire routing number

The codes traditionally most frequently used are FW and SC.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Heading 56D	First line compulsory, the others optional for the address zone.	Complete the first line of the identification field of heading 56D.

Important

- If heading 56 is used, then heading 57 becomes compulsory.
- If the intermediary bank is codified in the BIC Directory, we advise you to complete heading 56A rather than heading 56D, otherwise you will be charged manual processing costs (repair costs).

Examples :

56A : BLGOBEBB

56D : /603000000099

BIAO

Abidjan

56D : //FW123456789

US bank

New York

Heading 57 - Beneficiary's bank (optional)

Compulsory heading if heading 56 is used.

Format of 57A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- BIC code (Bank Identifier Code) : alphanumerical zone of 11 characters.

Format of 57D

Three fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters .
- Clearing code : type of clearing code and code.

Contents

Field 57 is compulsory when the beneficiary does not have an account with the branch of Belgolaise which has the account indicated in field 53B.

➤ Account

This field is optional. You can use it to give the account number of the beneficiary's bank with the intermediary bank (if heading 56 is used) or of Belgolaise.

➤ Identification of the bank

- If you have the BIC identification of the beneficiary's bank, complete heading 57A, entering the BIC code of the bank.
- If the beneficiary's bank does not have a BIC code, complete heading 57D, giving the name of the bank and at least the town or city.
In countries where there are no branch codes, it is best to give the full address of the beneficiary's bank.
If heading 57 has to be codified, enter either 57A or 57D, but not both.

➤ Clearing code

The clearing code only has to be given if you know the clearing code of the beneficiary's bank. First select the type of clearing code and then enter the code itself.

The clearing codes most frequently used are FW and CH for payments in USD and SC for payments in GBP.

For details of the clearing codes available, please refer to the list given with heading 56.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Heading 57D	First line compulsory, the others optional for the address zone.	Complete the first line of the identification field of heading 57D.

Important

If the beneficiary's bank is codified in the BIC Directory, we advise you to complete heading 57A rather than heading 57D, otherwise you will be charged for manual processing costs (repair costs) unless the beneficiary has an account with our bank and the account number to be credited is correctly indicated.

Examples

57A : /550427123
SOGEFRPP

57A : SOGEFRPP

57D : /12345
NBM bank ltd.
LAGOS

Heading 58 - Beneficiary bank (compulsory)

Format of 58A

Two fields accessible for this heading :

- Account : alphanumerical zone of 34 characters
- BIC code (Bank Identifier Code) : alphanumerical zone of 11 characters.

Format of 58D

Three fields accessible for this heading :

- Account : alphanumerical zone of 34 characters.
- Identification and addresses : 4 lines, each of 35 characters .
- Clearing code : type of clearing code and the code.

Contents

➤ Account

This field is optional. You can use it to give the account number of the beneficiary bank.

➤ Identification of the bank

- If you have the BIC identification of the beneficiary bank, complete heading 58A, entering the BIC code of the bank.
- If the beneficiary bank does not have a BIC code, complete heading 58D, giving the name of the bank and at least the town or city.
- In countries which do not have branch codes, it is best to give the full address.

➤ Clearing code

The clearing code only has to be given if you know the clearing code of the beneficiary bank. Select the type of clearing code first and then give the code itself.

The clearing codes most frequently used are CH and SC.

For details of the clearing codes available, please refer to the list given with heading 56.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
The first 4 characters must exist in the BIC Directory.	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Characters 5 to 8 of the BIC code must exist in the BIC Directory	The 'BIC' zone is incorrect.	Correct the BIC code entered.
Heading 58D	First line compulsory, the others optional for the address zone.	Complete the first line of the identification field of heading 58D.

Examples

58A : BLGOBEBB

58D : 603154987148

Bank Z

Tunis

58D : //CH123456

Bank of Hong Kong

Singapore

Heading 72 -Interbank communication (optional)

Format

6 lines of 35 alphanumerical characters.

Contents

This field is used to pass additional information which cannot be encoded and which relates to the payment between banks.

It is essential to begin the first line with the character '/' followed by a code word.

There may only be one code word per line.

If the text that follows a code word does not fit on one line, the following lines must begin with the double character '//'.
Do not use / in the body of the text.

Only use this field if absolutely necessary as its use automatically implies manual processing of the transaction.

Code word	Meaning
/ACC/	Message intended for the bank indicated in field 57. Give name and the address of the branch of this bank with which the beneficiary has an account behind this code word.
/REC/	Message intended for the branch of Belgolaise to which your order is sent.
/BNF/	Message intended for the beneficiary's bank indicated in field 57 or given behind instruction /ACC/

Checks

	Error messages	Actions
Validity of the code	Incorrect code word	Check that the code is correct and that there is only one code word per line.
Presence of the code word	The first line of the 'Communi.' zone must begin with the character '/'.	Check that there is a code word in the first line.
Continuation of the first line of communication.	The following lines of the 'Communi.' zone must begin with the character '/' followed by a code word or two consecutive characters. This is incorrect for line 2.	If the line begins with a code word, check that this is followed by the character /. If there is no code word, the line must begin with //.

Examples

/ACC/ Place des Martyrs branch - Brussels

/REC/ For the attention of Mr X
//please let us know the exchange rate applied to this transaction
//by telex

/BNF/ your reference ABC of 05012002

Examples of financial institution transfer orders

1. You wish to transfer EUR 10000 to account No 30003 00001 12541489125 13 of the Société Générale in Paris at the Crédit Industriel in Nairobi, reference AKD118.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	240102TRE50003
21	Beneficiary's reference	AKD118
32A	Date-Amount-Currency	020125EUR10000
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	SOGEFRPP
58 D	Beneficiary bank	/30003000011254148912513 CREDIT INDUSTRIEL NAIROBI

2. On 24 February 2002 you receive a message from the Banque Industrielle & Commerciale Dakar which has paid you the sum of USD 859.60 for Mr Mamadou Fadiga twice. He is requesting the reimbursement of the duplicate payment from his Citibank New York correspondent, references RETFDS, for the attention of Mr Sowe Dimanga.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	240202TRE50008
21	Beneficiary's reference	RETFDS
32A	Date-Amount-Currency	020225EURUSD859.60
53B	Account to be debited	603788000578 USD
57A	Beneficiary's bank	CITIUS33
58 D	Beneficiary bank	BANQUE INDUSTRIELLE ET COMMERCIALE DAKAR
72	Interbank communication	MR SOWE DIMANGA /BNF/ATTN - RETURN FUNDS //DOUBLE EMPLOYMENT TFT USD 859.60 FAV...

3. You wish to transfer USD 100.000 from your account No 603788000578 EUR to your USD account at our PARIS office, value date 30 / 01/2002. You wish to be informed of the rate applied the same day.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	240102TRE50001
32A	Date-Amount-Currency	020130USD100000
53B	Account to be debited	603788000578 EUR
57A	Beneficiary's bank	BLGOFRPP
58A	Beneficiary bank	BLGOBEBB
72	Interbank communication	/REC/PLEASE LET US HAVE RATE AND // EQUIVALENT VALUE BY TELEX ATTN...

Formatting of advice of cheque

Structure

The information to be provided for Belgolaise is listed as follows.

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
53B	Account to be debited	O
72	Interbank communication	F
21	Cheque number	O
30	Date of issue	O
32B	Currency - Amount	O
52B	Ordering bank (place)	F
59	Beneficiary	O

The last column indicates whether the heading is compulsory (**O**) or optional (**F**).

In order to make it easier to encode when creating this type of message, a 'model' will be proposed automatically, listing the compulsory headings that must be completed and the optional headings which you are strongly advised to use.

Model

Heading	Description	<u>Compulsory or optional</u>
20	Issuer reference	O
53B	Account to be debited	O
21	Cheque number	O
30	Date of issue	O
32B	Currency - Amount	O
59	Beneficiary	O

The headings not included in the 'model' will be inserted as required.

Description of the headings

Heading 20 - Issuer reference (compulsory)

Format

Minimum 8, maximum 16 alphanumerical characters.

Contents

Give your payment reference here.

This information will be included only on your statement of account and will enable you to ensure optimal management of your accounts.

Checks

	Error messages	Actions
Structure	The 'Reference' zone must have at least 8 characters.	Fill in the reference.
	The 'Reference' zone cannot begin with '/'.	Replace / with another character or delete it.
	The 'Reference' zone cannot end with '/'.	Replace / with another character or delete it.
	The 'Reference' zone may not contain the characters '/'	Delete one or both '/'
Uniqueness of the reference	The contents of the reference zone already exist in another message	Enter a new reference not yet mentioned in other messages.

Example

20 : CHRE5478Y

Field 53B - Account to be debited (compulsory)

Format

Maximum 34 alphanumeric characters

Contents

The account to be debited selected from the left-hand side of the screen will be automatically entered in this field. This account will be debited by our services when the transaction is effected.

Example

53B : 603123456712

Heading 72 - Interbank communication (optional)

Format

6 lines of 35 alphanumeric characters.

Contents

This field is used to pass additional information that cannot be codified and relates to the cheque between banks.

It is essential to begin the first line with the character '/', followed by a code word.

There may only be one code word per line.

If the text that follows a code word does not fit on one line, the following lines begin with the double character '//'.
Do not use / in the body of the text.

Only use this field if absolutely necessary, as its use automatically implies manual processing of the transaction.

Code word	Meaning
/REC/	Message intended for the Belgolaise branch to which your order is sent.

Checks

	Error messages	Actions
Validity of the code	Incorrect code word	Check that the code is correct and that there is only a code word per line.
Presence of the code word	The first line of the 'Communi. zone ' must begin with the character '/'.	Check that there is a code word in the first line.
Continuation of a first line of communication	The following lines of the 'Communi. Zone' must begin with the character '/' followed by a code word or two consecutive characters. This is incorrect for line 2.	If the line begins with a code word, check that this is followed by the character /. If there is no code word, the line must begin with //.

Example

/REC/ For the attention of Mr X
//please let us know the exchange rate applied to this transaction
//by telex

Heading 21 - Cheque number (compulsory)

Format

16 alphanumerical characters

Contents

Give the number of cheque drawn at our bank. This number will be given as the debit reference on your statements of account.

Check

	Error messages	Actions
Structure	The reference zone may not contain the characters ' // ' consecutively.	Delete one or both /.

Example

21 : 145698

Heading 30 - Date of issue (compulsory)

Format

6 numerical characters , format YYMMDD.

Contents

Give the date on which the cheque was issued.

Checks

Checks	Error messages	Actions
Inconsistent date	The date is invalid for the 'Date' zone	Correct the date entered.
Date >= date of the day	The date is later than date of the day - 1. Is this correct?	Check the date. Select the option of your choice. If necessary, correct the date.

Example

30 :020117

Heading 32B - Currency and amount (compulsory)

Format

XXXNNNNNNNNNNNNNNNN

With

- XXX 3 alphabetical positions
- NNNNNNNNNNNNNNNNN 15 numerical positions

Contents

- ISO currency code of the cheque
- Amount of the cheque

Checks

Amount

	Error messages	Actions
If value is non-numerical	The amount must be numerical.	Check encoding : you have entered a letter instead of a figure.
If value = 0	The amount zone must be higher than zero.	Enter the amount of the payment.
Number of decimals	Incorrect number of decimals for the currency.	Check and correct the amount entered.

Example

:32B :USD1245.18

Heading 52 B - Location of ordering bank (optional)

Format of 52B

35 alphanumerical characters.

Contents

You can use this heading to enter the references of one of your branches if the cheque has been drawn by the latter and not by the head office.

Example

52B : MATADI

Heading 59 - Beneficiary customer (compulsory)

Format

35 alphanumerical characters.

Contents

Identif. zone. : Give the name of the beneficiary customer and if possible the passport number. The name is compulsory. Anonymous payments are prohibited by the GAFI of which Belgium is a member and by the Banking and Finance Commission in Belgium. Bank cheques are subject to this rule : They must always be issued by order.

For more of information about the CBF and the GAFI, please consult sites:

"<http://www.cbf.be/mov.htm>" and "http://faft-gafi.org/index_fr.htm".

Address zone : give the address of the beneficiary. The address is optional.

Checks

	Error messages	Actions
Check account if IBAN format	The IBAN zone is incorrect.	Check and correct the IBAN account number entered.
Heading 59	First line compulsory, the others optional for the address zone.	Complete the first line of field 59 with the name of the beneficiary customer.

Example

59D :

Mr Jean Albert

Av. du Pont Neuf, 9

F-75005 Paris

Example of advice of cheque

On 15 / 01/2002, you made out a bank cheque No. 549847 by order of Mr Kananda Thimore for USD 50 drawn on your account at Belgolaise No. 603 7880010 58. You send us the issue advice in the morning of 16 / 01/2002.

Details of message to be produced

Heading	Name of heading	Values to be entered
20	Issuer reference	240202TRE50009
53B	Account to be debited	603788000578 USD
21	Cheque number	549847
30	Date of issue	020115
32B	Amount-Currency	020116USD50
59	Beneficiary	MR KANANDA THIMORE

Signing a payment message

One or more payments must always be signed in ' on-line ' mode.

Message statuses

What are the various statuses?

- **Incomplete**
One or more compulsory items of information are missing. The message will have to be completed before it is signed.
- **Ready**
All the compulsory data have been keyed in. The message can be signed.
- **To be signed**
The message has been correctly signed once.
A second signature still has to be recorded.
This status will only appear if the instructions left with the bank stipulate that all messages must be signed jointly.
- **Signed**
The message has been signed.
- **Memorised**
The message has been passed on to the executing service.
- **Executed**
The message has been processed by the services of Belgolaise.
The amount of the transaction has been debited from the account in question.
You can consult the details on the statements of account.
- **Rejected**
The message has been cancelled by the Bank.
Please contact the Help Desk before taking any action.

Important:

- The message must have **ready** status so that you can sign it.
- A message with **signed** status can no longer be modified or deleted.

Procedure for signing a payment

The status of the messages, before signature, must be "ready" or ' to be signed. '.

You can sign several messages at once, irrespective of their type. Simply select the various messages that you wish to sign.

Banque
BELGOLAISE
Bank

List of transfer messages

Statements Movements Intraday Transfer

Status	Reference	Type of me...	Date	Amount	Beneficiary
Incom...	213123123	Commercial	06/08/2002	12,330.00 USD	
Ready	FGHTR5555	Bank	20/08/2002	200,000.00 EUR	GEBABEBB
Ready	12345647879	Commercial	20/08/2002	5.00 EUR	GEBABEBB
Ready	STRESSSSSSSSSS	Commercial	20/08/2002	777.00 USD	BLGOBEBB
Ready	CH58965214	Cash flow	14/08/2002	1,218.00 USD	BIAO CIAB
Ready	JJJJJJJJJJ	Commercial	09/08/2002	1,000.00 USD	BLGOBEBB
Ready	FDGFGBGJFH	Commercial	20/06/2002	1,250.50 EUR	GEBABEBB
Ready	13131231213	Cheque a...	05/06/2000	1.00 EUR	LGLL
Signed	CH00000125	Commercial	10/08/2002	2,000.00 USD	GEBABEBB
Signed	NEUHFDRK	Commercial	18/05/2002	1.25 USD	BLGOFRPP
Signed	GTRYHMHG	Cash flow	18/05/2002	55.00 USD	BANQUE CO
Signed	DFTHYTGF	Bank	17/05/2002	125.00 EUR	BLGOBEBB
Signed	DFTHYTGF	Bank	17/05/2002	125.00 EUR	BLGOBEBB
Signed	JHYJHJHJH	Cheque a...	17/05/2002	3.00 USD	SDFVRT
Trans...	NEUHFDRK	Commercial	18/05/2002	1.25 USD	BLGOFRPP
Trans...	TEST BAN 103-006	Commercial	17/05/2002	5.00 USD	BANQUE CO
Trans...	TEST BAN 103-005	Commercial	17/05/2002	4.00 USD	BLGOBEBB

Duplicate New Modify Delete Sign Detail Print Purge

Having selected the transactions, click the ' sign ' button in the task bar (at the bottom of the screen).

Banque
BELGOLAISE
Bank

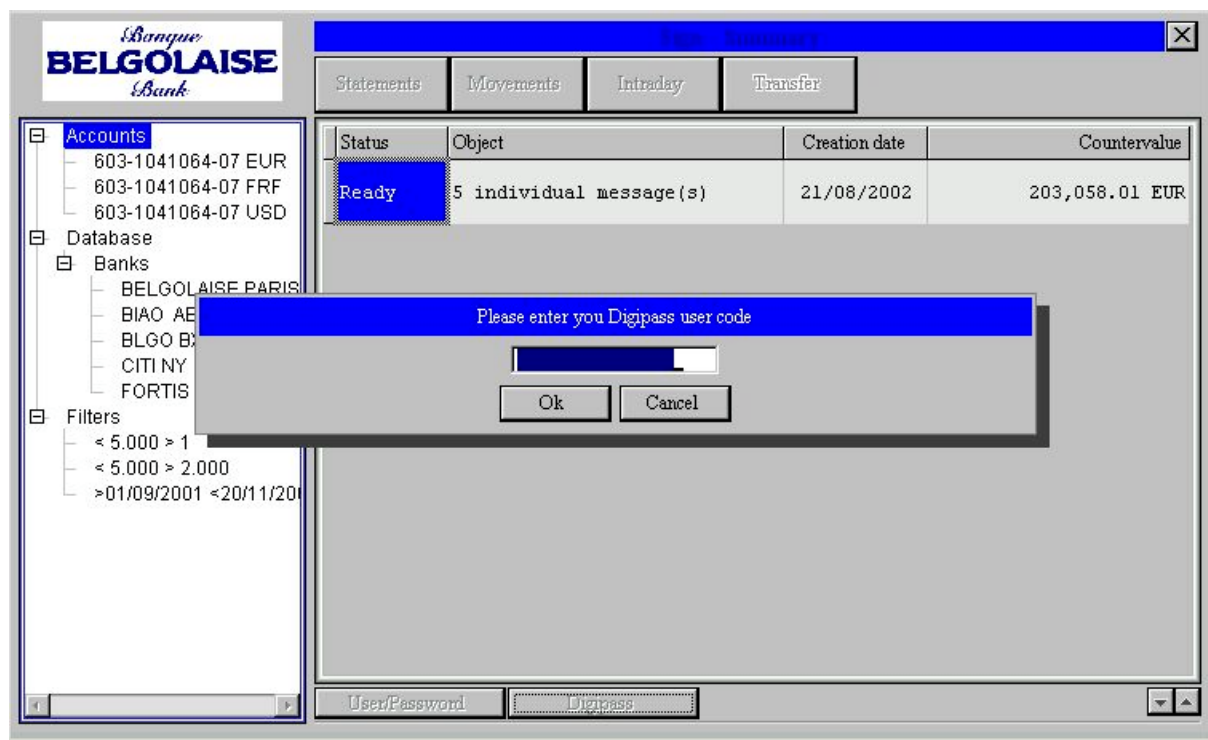
Sign - Summary

Statements Movements Intraday Transfer

Status	Object	Creation date	Countervalue
Ready	5 individual message(s)	21/08/2002	203,058.01 EUR

User/Password Digipass

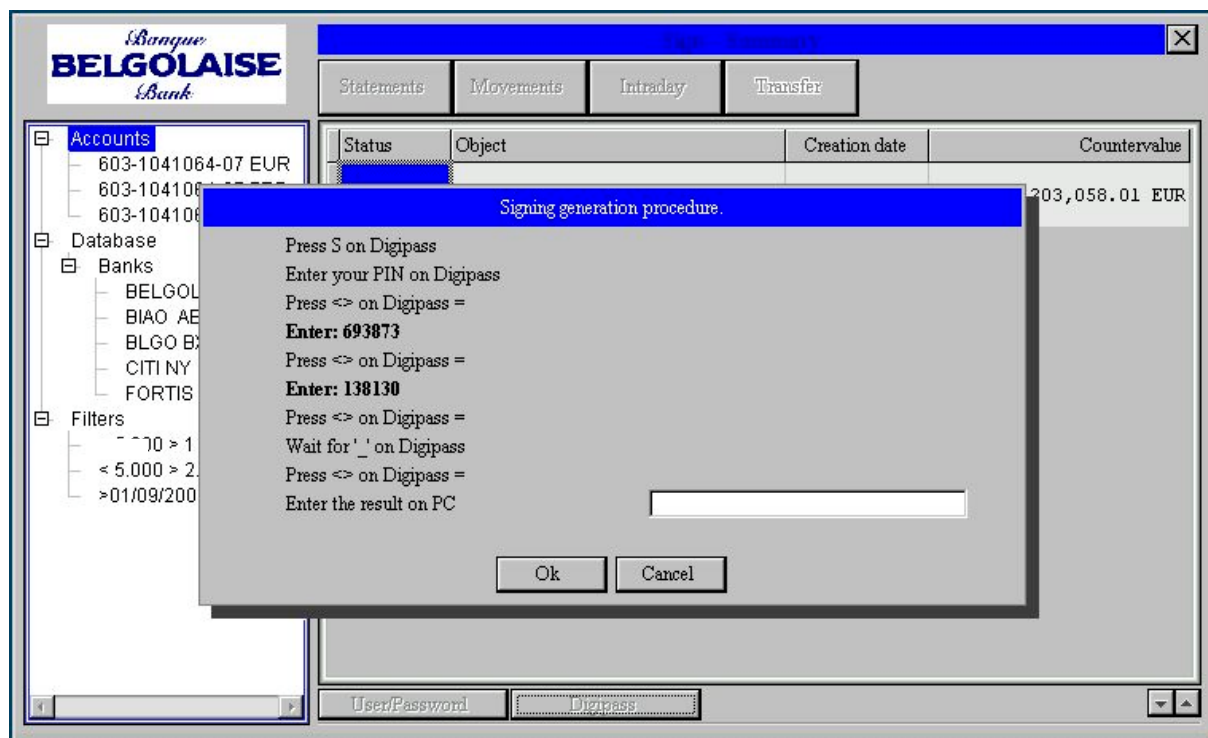
Click the ' Digipass ' button to sign your messages.



Key in the number on the back of your Digipass (8 figures).

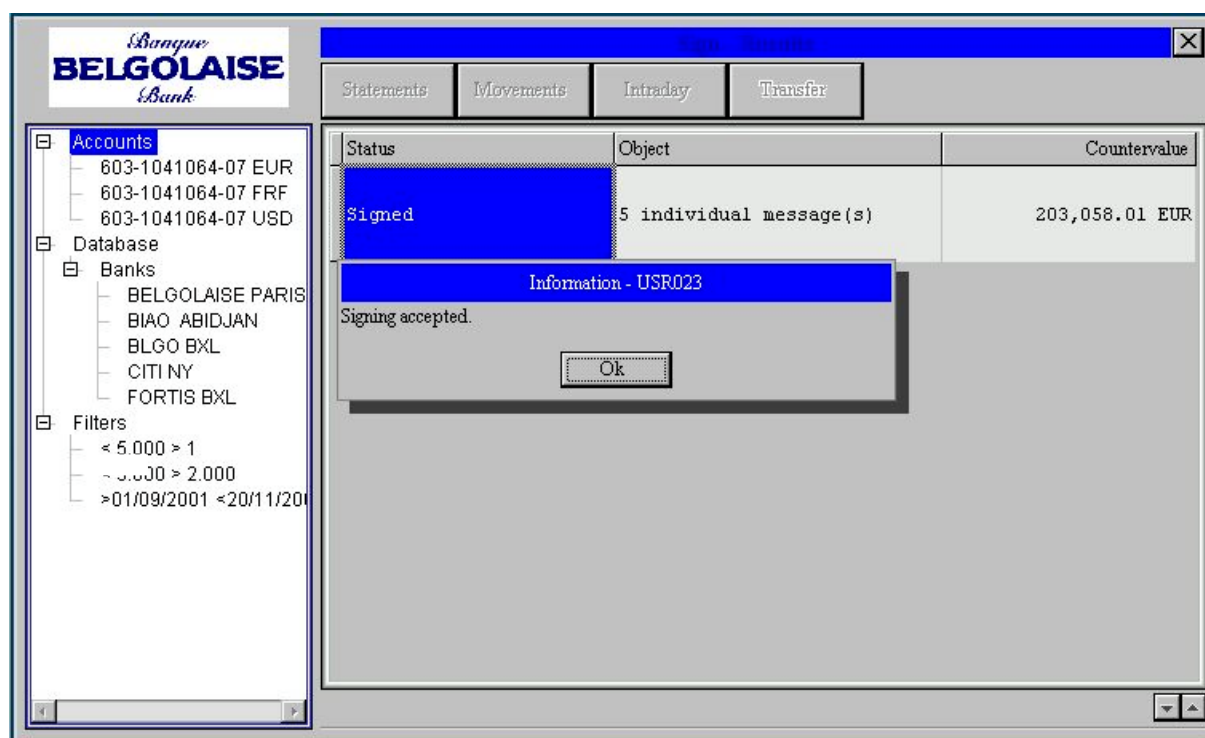
Then press OK.

Follow the instructions on the screen step by step.



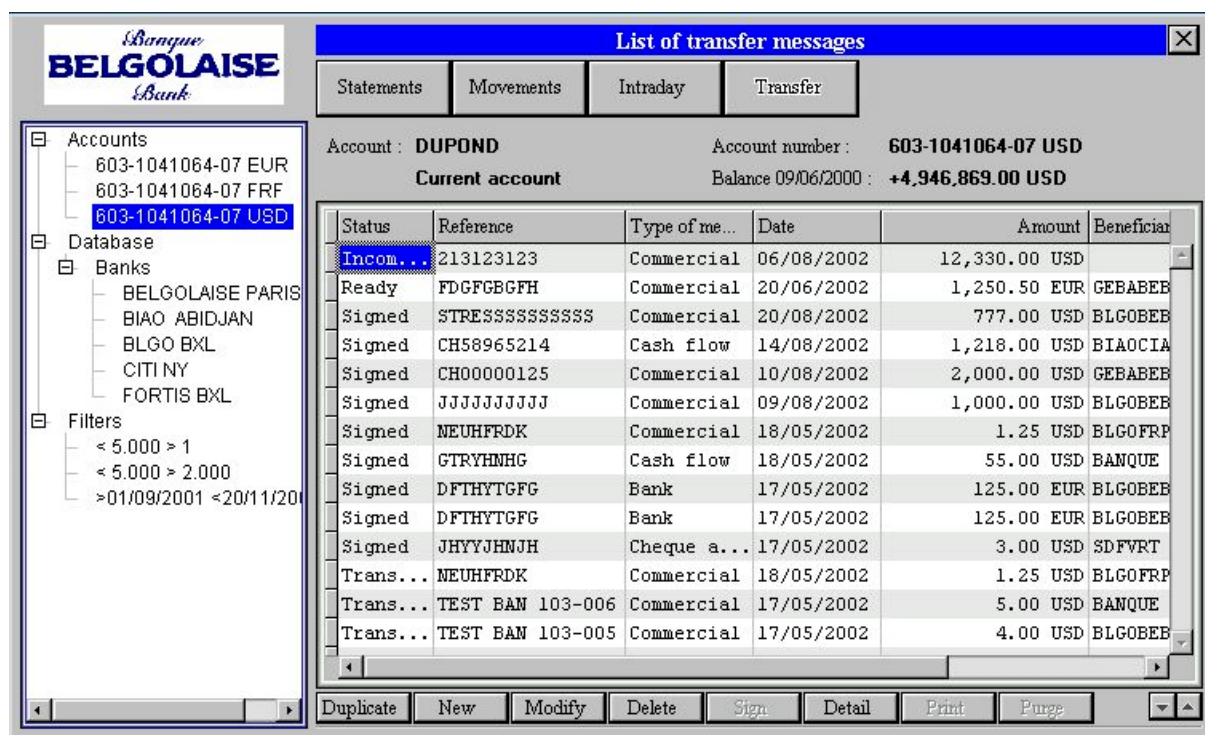
Once the result has been entered, press OK.

B-Web informs you immediately whether the signature has been accepted or rejected.

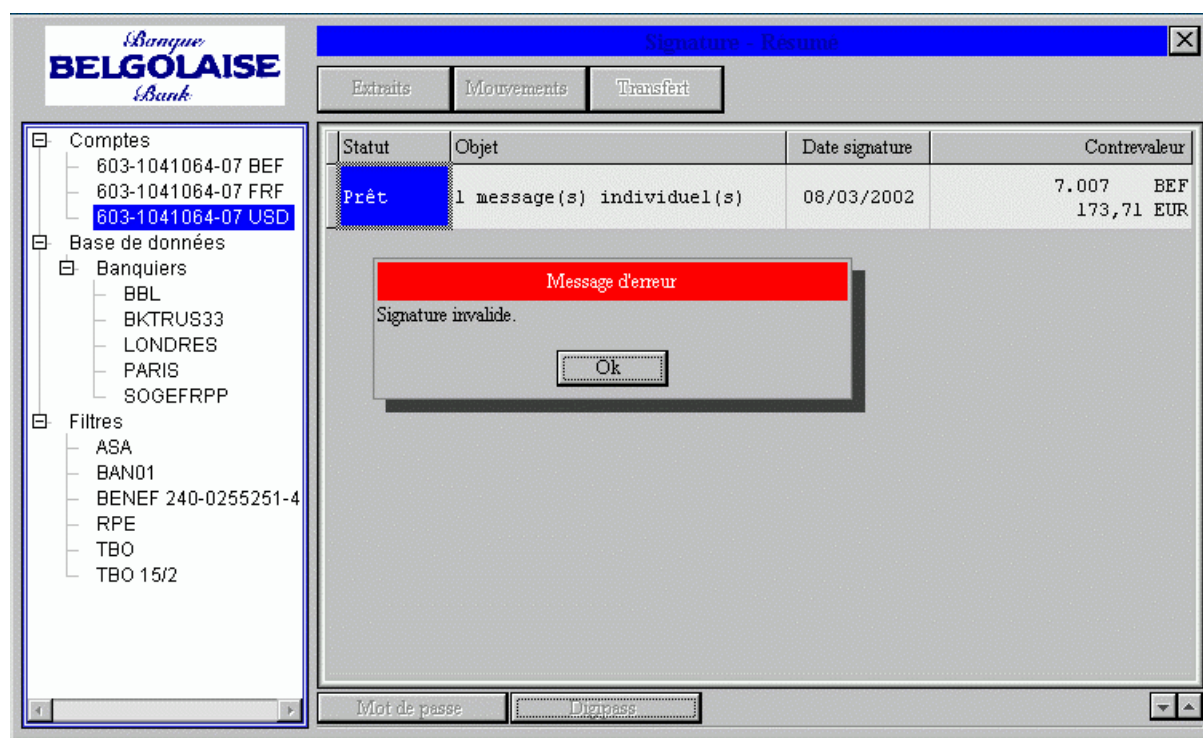


Once the signature of your message(s) has been accepted, the status changes from 'Ready' to 'Signed'.

The messages concerned will be transferred to the Payments chain for execution once the customary checks have been carried out.



If the signature is incorrect, B-Web informs you of this immediately by displaying the following message.



The message in question therefore retains its 'Ready' status. The signature procedure has to be repeated.